



Order Filed on February 6, 2018  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

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Attorneys for Secured Creditor

Pingora Loan Servicing, LLC

In Re:

Kerlene L. Armstrong Walters,

Debtors.

Case No.: 17-31302 JNP

Adv. No.:

Hearing Date: 1/17/18 @10:00 a.m.

Judge: Jerrold N. Posluszny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 6, 2018**

A handwritten signature in dark ink, appearing to read "Jerrold N. Posluszny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Posluszny, Jr.  
United States Bankruptcy Court

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Debtor: Kerlene L. Armstrong Walters

Case No.: 17-31302 JNP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Pingora Loan Servicing, LLC, holder of a mortgage on real property located at 219 Royal Drive, Marlton, NJ, 08053, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert Manchel, Esquire, attorney for Debtors, Kerlene L. Armstrong Walters and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall obtain a loan modification by the date set forth in the loss mitigation order, or as may be extended by an extension of the loss mitigation program and/or modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the loss mitigation order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtors are responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Kerlene L. Armstrong-Walters  
Debtor

Case No. 17-31302-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2018.

db +Kerlene L. Armstrong-Walters, 219 Royal Drive, Marlton, NJ 08053-1441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Pingora Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Pingora Loan Servicing, LLC rsolarz@kmlawgroup.com  
Robert Manchel on behalf of Debtor Kerlene L. Armstrong-Walters manchellaw@yahoo.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6